UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA

In re: Lakeisha Horne

Debtors

Lakeview Loan Servicing, LLC,

Movant,

v.

Lakeisha Horne,

Respondent/Debtors,

and

Kenneth E. West, Office of the Chapter 13

Standing Trustee, Trustee,

Additional Respondent.

CHAPTER 13

BANKRUPTCY CASE NUMBER

22-12912-mdc

OBJECTION OF LAKEVIEW LOAN SERVICING, LLC TO CONFIRMATION OF DEBTOR'S CHAPTER 13 PLAN OF REORGANIZATION

Lakeview Loan Servicing, LLC ("Movant"), by and through its counsel, LOGS Legal Group LLP, hereby objects to the confirmation of Debtor's Chapter 13 Plan, and in support thereof, avers as follows:

- 1. On or about October 30, 2022, Debtors filed a voluntary petition for relief under Chapter 13 of the United States Bankruptcy Code.
- 2. Movant holds an allowed claim, secured only by Debtor's principal residence located at 107 West Washington Lane, Philadelphia, PA 19144.
- 3. On or about January 6, 2023, Movant filed a Proof of Claim citing arrears in the amount of \$134,052.78, and a total claim in the amount of \$299,586.03.
- 4. Debtor's proposed plan calls for the payment to Rightpath Servicing, rather than Lakeview Loan Servicing, LLC.
- 5. Moreover, the Plan states arrearages are only in the amount of \$36,500.00 to be paid to the Trustee through the Plan.
- 6. The Plan is insufficiently funded to pay Movant its actual arrearage claim or total debt claim in full.
 - 7. The Plan fails to comply with 11 U.S.C. § 1322.
 - 8. The Plan fails to comply with 11 U.S.C. § 1325.

9. The Court must deny confirmation of Debtor's Chapter 13 Plan.

WHEREFORE, Lakeview Loan Servicing, LLC respectfully requests that confirmation of the Debtor's Plan be denied, that Debtor's bankruptcy petition be dismissed with prejudice; and for such other relief as this Court deems appropriate.

Respectfully submitted,

Dated: _1.11.23_____ BY:/s/ Lorraine Gazzara Doyle

CHRISTOPHER A. DENARDO #78447 LORRAINE GAZZARA DOYLE, #34576 LOGS Legal Group LLP 3600 Horizon Drive, Suite 150 King of Prussia, PA 19406 (610) 278-6800/ fax (847) 954-4809

LLG File #:23-068442

pabk@logs.com

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA

In re: Lakeisha Horne Debtors.

CHAPTER 13

BANKRUPTCY CASE NUMBER 22-12912-mdc

Lakeview Loan Servicing, LLC, Movant,

v.

Lakeisha Horne,
Debtors/Respondent,
and
Kenneth E. West, Office of the Chapter 13
Standing Trustee, Trustee,
Additional Respondent.

CERTIFICATE OF SERVICE

I, Lorrasine Gazzara Doyle, an employee of the law firm of LOGS Legal Group LLP hereby certify that I caused to be served true and correct copies of Lakeview Loan Servicing, LLC's Objection to the Confirmation of Debtor's Chapter 13 Plan by First Class Mail, postage prepaid or by electronic notification, at the respective last known address or email address of each person set forth below on January 12, 2023:

David M. Offen, Esquire
The Curtis Center
601 Walnut Street
Suite 160 West
Philadelphia, PA 19106
Sent via electronic notification dmo160west@gmail.com

Kenneth E. West, Office of the Chapter 13 Standing Trustee, Trustee 1234 Market Street - Suite 1813 Philadelphia, PA 19107 Sent via electronic notification ecfemails@ph13trustee.com

I HEREBY CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

/s/ Lorraine Gazzara Doyle

CHRISTOPHER A. DENARDO #78447 LORRAINE GAZZARA DOYLE, #34576 LOGS Legal Group LLP 3600 Horizon Drive, Suite 150 King of Prussia, PA 19406 (610) 278-6800

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